

A Genealogists Nightmare – Disaster in the
Family Home
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The inside of the upstairs where the fire occurred. Some of the contents were thrown out the window by the volunteers of the Clallam County Fire District No. 1

The 2nd of June was to be like any other day, or so I thought. I happened to be up early in order to attend a cabinet meeting for the Clallam County United Way Campaign – I can truly say that United Way saved my life.

The night before, at about 11 p.m., I had turned off the computer upstairs. I put aside the certificates I had just received on a family that had been very difficult to obtain and walked down the stairs. Over the next 7 hours, the room would go from a nice library and spare bedroom to a charred and cindered mess pictured above.

On the 2nd, I got up and jumped in the shower. It was a beautiful morning with the sun out and I was sure that the hour-long trip to Port Angeles would be beautiful. I left the bathroom, passed through the living room and the stairs going

upstairs and noticed it was warm inside. “Must be the sun,” I thought. I also noticed a faint smoke smell. I turned back to the bathroom to see if the neighbors still had a fire going from the night before, and that is when I saw it.

The ceiling moved and undulated – it was no longer white, but a smoky gray color and I could not see the top of the stairs. I grabbed the fire extinguisher, shot it off and was overcome by the smoke as I tried to rush upstairs to save the library and its contents. Being male, I suppose, I made a second attempt at that – and then called for help. Within seconds we were outside. The fire alarm downstairs, shielded from the smoke by the configuration of the 1920s bungalow had not gone off. There was not one upstairs – apparently, the previous tenants had removed it and no one had thought of placing one at the top of the stairs.

My boss being the Fire Chief as well as the City Mayor, was the first to arrive on the scene. Neighbors came to help move things outside as the fire crackled upstairs. The fire fighters arrived and spent some two hours putting out the upstairs blaze that was trying to creep across the house. Eventually, we would learn that some internal wiring probably was the culprit

When it was over, the entire upper portion of the house was damaged. Smoke had infiltrated other parts of the attic, water from the fire hoses had literally poured through the walls and first floor ceilings, and the task of moving out of the house began. Six hours later, we collapsed onto a friend's couch – shaken, shocked, yet fortunately alive. The next six months would be spent trying to get our lives back to “normal,” or as one person put it “as close as that could ever be again.”

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Remnants of a portion of the family library kept upstairs. If not charred, the smoke and water were equally as damaging to the books and papers.

Since the 2nd of June 1999, I have learned a lot about disasters. This article is an attempt, by no means definitive, to help my fellow genealogists to prepare for their worst nightmare – a fire in the home.

It is estimated that fires kill 4,000 Americans each year, injure another 30,000, and cause \$11.2 billion dollars of damage each year. Most fatal fires occur between 11 p.m. and 6 a.m., the time when people are asleep. Many of the fatalities and a lot of the damage could be prevented through the use of general safety precautions. Remember, on average 800 fires occur in residential homes everyday in America. It can happen to you and your family, so prepare for it just in case it does.

Check your smoke alarms – and do it monthly. It sounds so simple, but check your smoke alarms regularly. Every month see if the devices are working – many just require you to press a “self test” button and the alarm sounds. Replace the batteries every year, or if the alarm is weak sounding. Smoke detectors save lives.

Also, make sure that you have enough detectors. The cost to have an additional detector is so minor, that if you are unsure – buy it and install it. If you have a long hall way, put a detector at each end. Make sure that there are at least two detectors on each level of your house. Be sure to place a detector in each room where there is

something of particular value that you want protect. Finally, consider putting a detector in each bedroom. It may sound like a lot, but it could save you and your family.

Check your fire extinguishers. You should have more than one in your house. Be sure that they are mounted in a place that everyone knows about. Be sure that they are charged. If you cannot remember when you bought the ones you have, replace them or for the larger versions have them professionally recharged. We have used the old ones we are replacing as “practice devices” to understand how to put out a controlled fire. Talk to your local fire department about helping you understand how to properly use your fire extinguisher.

Develop a family escape plan. Discuss and plan with your family how you would get out of your rooms in an emergency. Make sure that everyone knows where to meet once they get out of the house, and be sure that everyone understands that once out, **DO NOT GO BACK IN. Be sure to practice your escape plan. Just having one is not enough.** The more it is practiced, the easier it will be for your family to follow it when a disaster occurs.

Check your various cords to your lights, tv, computer, stereo. If any are kinked, frayed, worn or split – have them replaced immediately. Also, if any are exceptionally warm to the touch, check to see if you are overloading your outlets. If not, have the device inspected and repaired. Also, check to make sure that none of the cords are hidden under active walkways. Sometimes people put rugs over cords which then get walked over for years. That cord is forgotten, it frays, and over time it starts a fire. A damaged cord could become the source of a fire, so check those often.

Check your outlets. Every year we watch the movie *A Christmas Story* with Darren McGavin. There is a scene in there where the father attempts to plug in the Christmas lights, but there are numerous plugs and outlet expanders already in the way. Check your outlets. If you have too many devices plugged in to an outlet, consider having another outlet

installed. Be careful with the use of extension cords. Many appliances, even computers, can exceed the power carrying capacity of the extension cord. Again, if possible, have a certified and licensed electrician add additional outlets rather than relying upon extension cords.

Check your surge protectors. Since the fire, I have been asked if it was started by a surge protector. While not the cause of our fire, I have heard of such instances. Check your surge protector. If you are using an older version, or if the one you are using is warm/hot to the touch, go out and purchase a new one.

Also realize that in 1999, the Consumer Product Safety Commission issued a recall for 25 types of surge protectors, extension cords, and power strips. Check to see if you have one of those recalled items by visiting their website at <http://www.cpsc.gov/> and searching under “surge protector.”

Check your baseboards. Be sure that you do not have things on top of or against your baseboard heaters. It is a good idea to keep things **** away from the heater. Also check to see if the heater is working properly. If it is all the way off, yet still producing heat – have an electrician check it out.

Genealogy Safety Precautions

Copy things in duplicate and share. Every time you get that new document, certificate, note, etc., make a copy of it and send it to the person in the family that you share this information with. There are two direct benefits from this approach: (1) another copy of the item exists elsewhere should something happen to your copy/original; and, (2) you will have someone else who is interested in this hobby to help you. It always helps to develop an “heir apparent” to your interests early.

Digitize items if possible. If you happen to have a computer and scanner, digitize the items as you receive them. While a digital scanned image is no replacement for the photograph of your great grandmother’s wedding, it will at

least allow you to have the image if the original photo is lost.

Back up your materials often. It may sound so simple, but many of us do not do it enough. Back up your important files – genealogical and otherwise – and put that disk in a safe, secure and separate location. That way if something happens to your computer, you have the information available to you from a specific point in time. You may lose some data, but you will not have lost everything.

Also, if you use one of the many genealogical computer programs available on the market (for example, Family Tree Maker®) you may be able to back up your genealogical data on their computer system. That way if something occurs to your data, you can request a copy from them.

Consider purchasing a fire safe. Another item to consider is the purchase of a fire safe to protect your valuable papers and small items. Determine what size you need and what price you can afford. Also, give some thought as to where you would put the safe.

Insurance and the Genealogist

As genealogists, we have a tendency to collect things – old documents, books, papers, trinkets, art and artifacts. Many of these things have a significant sentimental value to us, and they also have a market value associated with replacing the item with something of the same type and quality.

However, if you don’t have homeowners or renters insurance, your loss will be even harder to accept and recover from.

If you rent, you should have renters insurance. Most leases require it, but I have been amazed at how many people I have met that do not have this type of insurance. We have always carried it, and the small sum of money we spent over the many years was worth the relief it provided in our situation. ***If you rent, do not rely upon the landlord’s insurance.*** It only covers the loss to the landlord (structure damage, rental value, etc.) Renter’s insurance is relatively

inexpensive – many times less than \$150 a year depending upon coverage type and values. It is worth the cost – trust me on that.

Check your insurance policy and be familiar with its terms and coverages. Make sure it contains a “replacement cost provision.” This ensures that if you suffer a loss covered by the policy, the insurance company will cover up to the cost of replacing the item. When you do suffer a loss, the insurance company will forward you the actual market value of the item (sometimes referred to as depreciated value) and then when you replace the item they will pay you the difference between the market value and replacement value. This type of coverage can ensure that you are able to replace those things you lost with like or similar items.

Determine at what level it covers collections. Our hobby is based upon collecting things, and many genealogists have collections of other items of interest as well. Most insurance policies are based upon an industry standard, however, you need to check the limits that may or may not be associated with your type of collection. Usually there are specific limits associated with coin collections that fall under the definition of cash and are quite low. Other items that may be limited by the terms of a basic policy include: fine art, antiques, stamp collections, notes and securities, firearms, and jewelry.

Meet with your agent. You should set up a meeting with your agent, either at their office or in your home. If they are unable to do that, you probably should consider finding another agent.

At the meeting, discuss your policy in general with your agent and also discuss your genealogy hobby with them. This is not the time to tell them all about your family, but rather tell them about the type of materials you have associated with your genealogical interests. Realize that the policy will not cover the cost of data collection and research. For example, the policy will cover the genealogical guidebook you had, but it will not fly you to Germany to reconduct the research you may have lost.

Show the items you are uncertain about, as a result of reading your policy prior to the meeting, to your agent. If you are meeting in your agent’s office, take pictures of the actual item. Ask the agent to help you determine how your policy would cover the Civil War rifle of your gggreat grandfather, or the fine oil painting of great aunt Matilda. Discuss all aspects of your collection and possessions with your agent. The more they know before an unfortunate disaster, the easier your claim will be when that unfortunate event. They can discuss with you how your policy may cover those items and what changes should be made.

Discuss with your agent all aspects of your collection and your family’s various possessions. The more the agent knows about you, your family, and your possessions, the better they can ensure that you have sufficient coverage. Also, the more they know about you before a disaster occurs, the easier it will be for them to help you in dealing with that disaster.

Sentimental value v. real value. Be aware of the fact that something that is extremely valuable to you for sentimental reasons may not have a significant market/replacement value. Photographs, yearbooks and the like all have a significant sentimental value, but the replacement value is rather low.



Uniform of Clifford Fleck – author’s grandfather – high in sentimental value, but not as high in replacement value.

Does your policy cover extremely valuable items adequately?

While meeting with your agent, ask about items that are of extreme value. If you happen to have an autographed letter from General Grant sent to your ancestor during the Civil War, you need to ask your agent about how your policy provides coverage for that. The value may exceed the limits within the policy. Many companies allow you to obtain a “personal articles floater,” sometimes referred to as a rider that can cover these very valuable items.

Such a floater/rider provides the additional coverage in value, but also provides an expanded level of coverage for that specific item. Usually the floater/rider provides coverage for all perils that might befall the item, and not just those specifically covered in the basic policy. These are usually inexpensive, however, coins, cash, guns, and jewelry are the most expensive items for which to obtain a floater. Fortunately, for the genealogist most burglars are not interested in stealing your autographed picture of Teddy Roosevelt, so the floater for such an item is rather inexpensive.

Check the value of the policy vs. the materials associated with your home.

You would be surprised at how quickly things add up. In our case, had the entire house been lost with everything in it, our policy would not have covered our loss. Work with your agent to ensure that there is sufficient coverage. The cost for the additional coverage is relatively inexpensive and could ensure that you are adequately covered. Also, be sure to update that amount as your lifestyle changes.

Check to see if your agent offers multi-policy discounts.

In some cases, you may be able to obtain a discount on the cost of the policy as a result of your having numerous policies with your agent. For example, some companies offer a small discount for having both renters insurance and auto insurance with the same company.

Take pictures! A picture is worth a thousand words, and in the case of an emergency many times the picture can be worth money. Meaning

that the pictures of the contents of your home can provide your agent and any future claims representative with proof of the items you claim to have lost. When taking pictures be sure to take pictures of the condition, maker/marks, etc. All of those details are needed in order to obtain compensation for your loss, and are needed to replace the item as well.

With the rise in video cameras, many folks want to use their camera to make this record. A movie can be really invaluable. However, a few suggestions – TAKE YOUR TIME. You need to go very, very, very slowly through your house. Be sure to focus in on the specific items of great value, as well as other items in the room. Provide a narration as to what is being video taped. Be sure to allow the camera enough time to focus in on the various items. This may take an entire day, but will be invaluable to you if a disaster does occur. Also, be sure to update the pictures/video as you acquire new things and replace other items.

Store the pictures and/or video somewhere else.

This sounds so simple, but you would be surprised at how many of us do not do this. In our case, the pictures were downstairs in another room. What would have happened if that room had suffered the same fate as the upstairs? Make a duplicate and store this somewhere else. Ask a close family member or friend to store the materials for you, or place them in a safe deposit box at the bank.

When the disaster occurs – a few things to remember.

Do not try to save anything other than yourself and family.

Efforts to save the material items could cost you your life. Nothing is that valuable to you or your loved ones. Once you are outside, stay outside unless the fire fighters tell you otherwise.

Call for help immediately. Don’t wait, things can go from very bad to worse in seconds. If your disaster is a fire, you need to remember that the smoke can overwhelm and even kill you in just seconds. Get out and get help.

Follow the directions of the professionals. They are the experts and doing what they say will ensure your safety as well as theirs.

Call your agent immediately – regardless of the hour. Even though you may not want to wake them up, if they have given you their home phone for emergencies – now is the time to use it. If you cannot locate the number, call your insurance company. They will notify your agent for you. Your agent can help you figure out where you can stay, what you need to do next, etc. In our case, our agent came out – over an hour drive, obtained lunch, talked to the fire recovery people, and started the claim process three hours after the fire was put out. He was one of the many heroes that day. Remember, they are called “your agent” for a reason – use them.

Follow the instructions of the insurance company. Document everything, take pictures, videos, and keep notes. Keep track of potential witnesses, damaged items that have been thrown out of the building by the fire crews, costs incurred those first few days, etc. Many times the agent will give you a packet of materials to begin your claim on – go over these with your agent. You may forget everything they tell you as a result of the shock of the disaster – don’t worry, ask them again, and again. That is their job and they have a familiarity with the feelings you are trying to deal with.

If you have a computer, ask your agent if you can take it to a computer service center. Such a place may be able to salvage your hard drives. The picture below is of our computer once it got taken out of the building. A computer technician, who happened to be our neighbor, got permission from our agent to remove the hard drives. Once those were removed, a computer service center was able to access the data on both of them. As a result, approximately eight years of files were restored, except for a virus corrupted picture. This is something not to wait on, the smoke put out by a house fire is very corrosive and can quickly damage sensitive electronics, and anything else for that matter.

The cost to save this data was about \$50. Now we have a CD that contains everything that was on our old computer.



Remains of a Gateway Computer – however, the data was salvaged thanks to some swift actions taken by computer service people.

Work with your claims representative. After the agent has helped you initially, your claim is going to be turned over to a claims agent working for your insurance company. You need to work with these individuals in order to get your claim resolved. Keep in mind that your claim may be one of many they are having to process for the company. If something they tell you to do doesn’t make sense, ask for clarification and a more thorough explanation. If you feel it is necessary, ask for the answer in writing. If problems arise, begin documenting what you did, what the claims agent did, and the problem. Once you have all of that prepared, meet with your agent and ask for help. Remember, that is part of their job and they are usually willing to assist you in the process.

A couple closing points.

Your life has been radically changed. Realize your life has radically changed and that it will take weeks if not months to get back to any resemblance of normal. Do not expect everything to be “normal” in a week...it just doesn’t happen that fast. One person I met after

the fire asked me how I was doing, I said as best as I can be all things considering. She then said, “you will never get over it in some ways.” She had survived a house fire as a child, and she says there are still times when she wonders about a certain item and then remembers that it was lost decades ago. That is the nature of a loss. While I think a person does “get over it” in some ways, I also understand her point – you may be reminded of the event throughout your life.

Realize that people react to disasters in various ways. Not everyone is going to be affected the same way, react the same way, etc. Do not get upset at their reactions – they may not know the extent of the damage, the loss, etc. Be willing to talk to them about it, if they are interested in listening. Some people do not like hearing about disasters, others do. Much as you are wanting people to be sensitive to your needs, do not lose sight of the fact that they may have different levels of comfort with disasters.

In closing, I will say that the last nine months have been an adventure. Life is somewhat back to what it was before the fire, however, I think every week my entire family realizes (1) how lucky we were; and (2) what we lost in that blaze. I hope that this article will help each reader understand what they can do to prepare for such a disaster and who to respond if it does happen to their family.